

Information to identify the case:

Debtor 1:	Jeffery Stanislaski	Social Security number or ITIN: xxx-xx-4875
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Gena Stanislaski	Social Security number or ITIN: xxx-xx-7763
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 7/21/15
Case number:	15-23664-MBK	Date case converted to chapter: 7 7/17/17

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Jeffery Stanislaski	Gena Stanislaski
2. All other names used in the last 8 years		
3. Address	3 Country Woods Drive New Egypt, NJ 08533-2756	3 Country Woods Drive New Egypt, NJ 08533-2756
4. Debtor's attorney	Yakov Rudikh Rudikh and Associates, LLC 223 Rt. 18 South, Suite 108 E. Brunswick, NJ 08816	Contact phone (732) 659-6961
5. Bankruptcy trustee	John W. Hargrave Law Offices of John W. Hargrave 117 Clements Bridge Road Barrington, NJ 08007	Contact phone (856) 547-6500

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .
<b>7. Meeting of creditors</b>	<b>August 16, 2017 at 12:00 PM</b>	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 10/16/17</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Jeffery Stanislaski  
Gena Stanislaski  
DebtorsCase No. 15-23664-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 31

Date Rcvd: Jul 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2017.

db #Jeffery Stanislaski, 3 Country Woods Drive, New Egypt, NJ 08533-2756  
 jdb #Gena Stanislaski, 3 Country Woods Drive, New Egypt, NJ 08533-2756  
 515834301 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 515763499 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083  
 515634877 +Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321  
 515634879 +Flint Trading, Inc, 115 Todd Court, Thomasville, NC 27360-3233  
 515634880 +Heavy and General Labores' Funds, Local 472-Local 172, 700 Raymond Blvd, Newark, NJ 07105-2999  
 515634885 +Nationstar Mtg/Champion, Nationstar Mtg/Attn:Bankruptcy, 350 Highland Dr, Lewisville, TX 75067-4177  
 515634886 #+Quest Construction Products, 1465 Peiperfitter Street, North Charleston, SC 29405-2112  
 515634889 +Wex Bank, PO Box 6293, 4137 121st St, Carol Stream, IL 60197-6293

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: yrudikh@gmail.com Jul 17 2017 22:14:42 Yakov Rudikh,  
 Rudikh and Associates, LLC, 223 Rt. 18 South, Suite 108, E. Brunswick, NJ 08816  
 tr +EDI: FJWHARGRAVE.COM Jul 17 2017 21:58:00 John W. Hargrave,  
 Law Offices of John W. Hargrave, 117 Clements Bridge Road, Barrington, NJ 08007-1803  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2017 22:15:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2017 22:15:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515634873 +EDI: BECKLEE.COM Jul 17 2017 21:58:00 American Express, Po Box 3001,  
 16 General Warren Blvd, Malvern, PA 19355-1245  
 515822366 EDI: BECKLEE.COM Jul 17 2017 21:58:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 515836734 EDI: BECKLEE.COM Jul 17 2017 21:58:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515700082 +EDI: HFC.COM Jul 17 2017 21:58:00 Beneficial Financial I Inc. (See B10),  
 c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188  
 515634874 EDI: BANKAMER.COM Jul 17 2017 21:58:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,  
 Newark, DE 19713  
 515634876 EDI: CITICORP.COM Jul 17 2017 21:58:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 Po Box 20363, Kansas City, MO 64195  
 515634875 +EDI: CAPITALONE.COM Jul 17 2017 21:58:00 Capital One, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 515643974 EDI: DISCOVER.COM Jul 17 2017 21:58:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 515634878 +EDI: DISCOVER.COM Jul 17 2017 21:58:00 Discover Fin Svcs Llc, Po Box15316,  
 Wilmington, DE 19850-5316  
 515703810 +EDI: HFC.COM Jul 17 2017 21:58:00 HSBC Mortgage Services, Inc., P.O. Box 21188,  
 Eagan, Minnesota 55121-0188  
 515634881 +EDI: HFC.COM Jul 17 2017 21:58:00 Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263,  
 Carol Stream, IL 60197-5263  
 515634883 EDI: IRS.COM Jul 17 2017 21:58:00 Internal Revenue Service, 44 South Clinton Ave,  
 Trenton, NJ 08601  
 515702010 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 17 2017 22:15:47 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 515634887 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 17 2017 22:15:47 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 515702955 EDI: TDBANKNORTH.COM Jul 17 2017 21:58:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 515634888 +EDI: TDBANKNORTH.COM Jul 17 2017 21:58:00 Td Banknorth, Po Box 1190,  
 Lewiston, ME 04243-1190  
 515793936 EDI: ECAST.COM Jul 17 2017 21:58:00 eCAST Settlement Corporation, assignee,  
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515634884\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Services, P.O. Box 9052,  
 Andover, MA 01810-9052)  
 515634882\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Jul 17, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Emmanuel J. Argentieri on behalf of Creditor Citizens Bank bk@rgalegal.com  
John W. Hargrave trustee@hargravelaw.com, jwh@trusteesolutions.net  
Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Yakov Rudikh on behalf of Debtor Jeffery Stanislaski yrudikh@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com  
Yakov Rudikh on behalf of Joint Debtor Gena Stanislaski yrudikh@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

TOTAL: 9